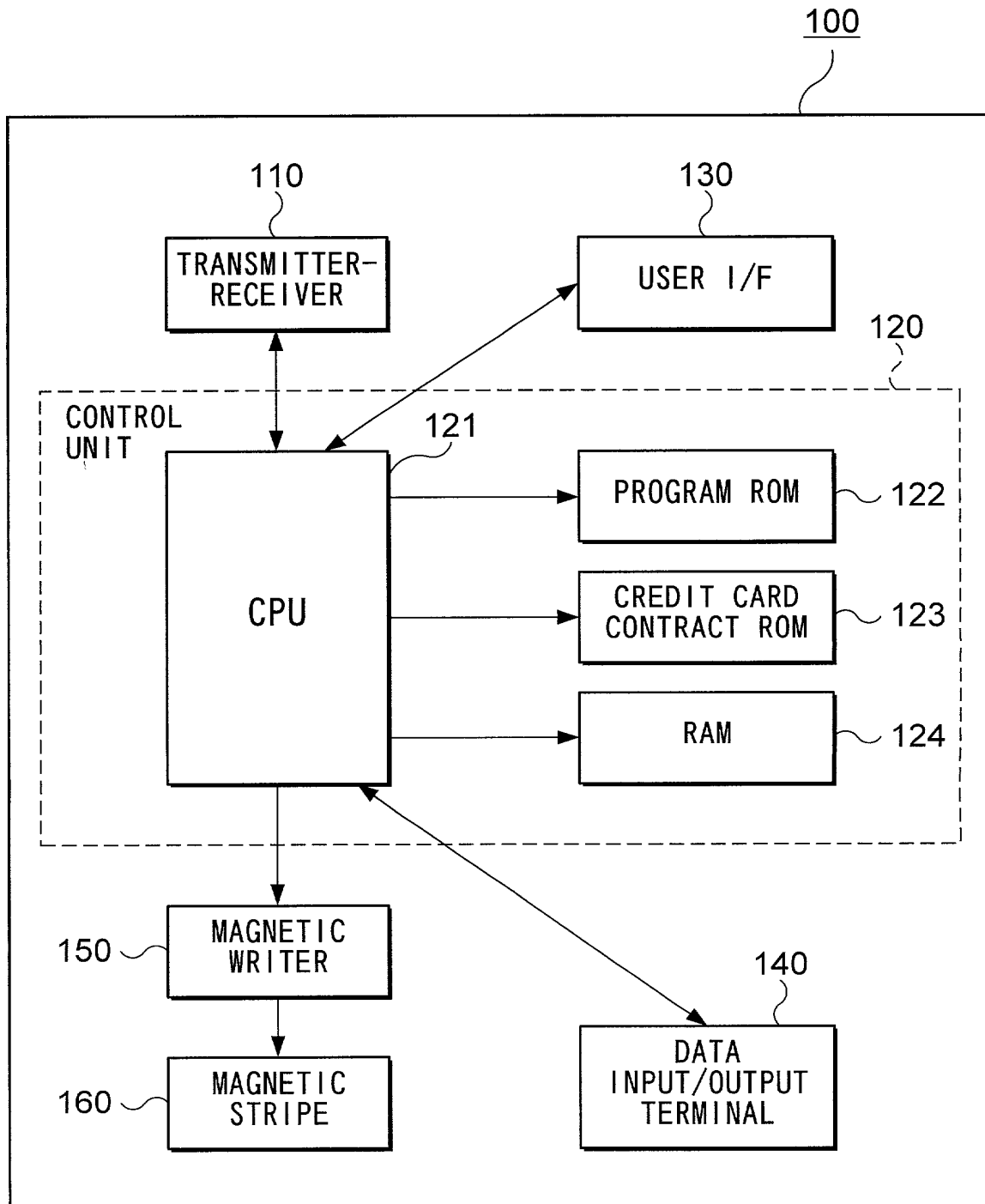


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FIG. 1



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FIG. 2

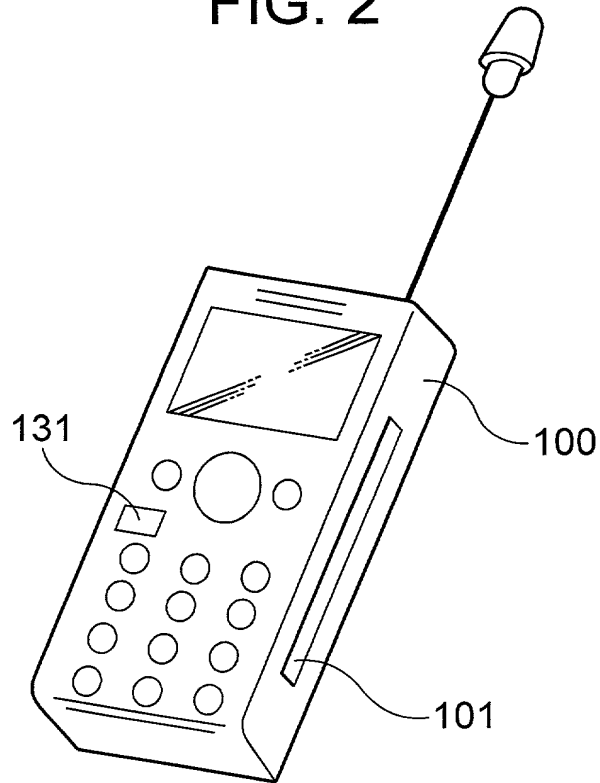


FIG. 3

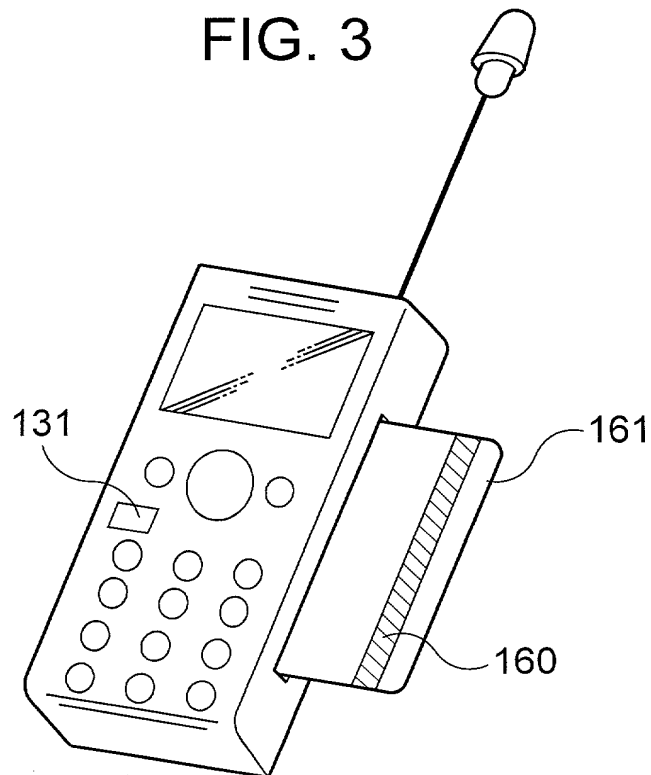


FIG. 4

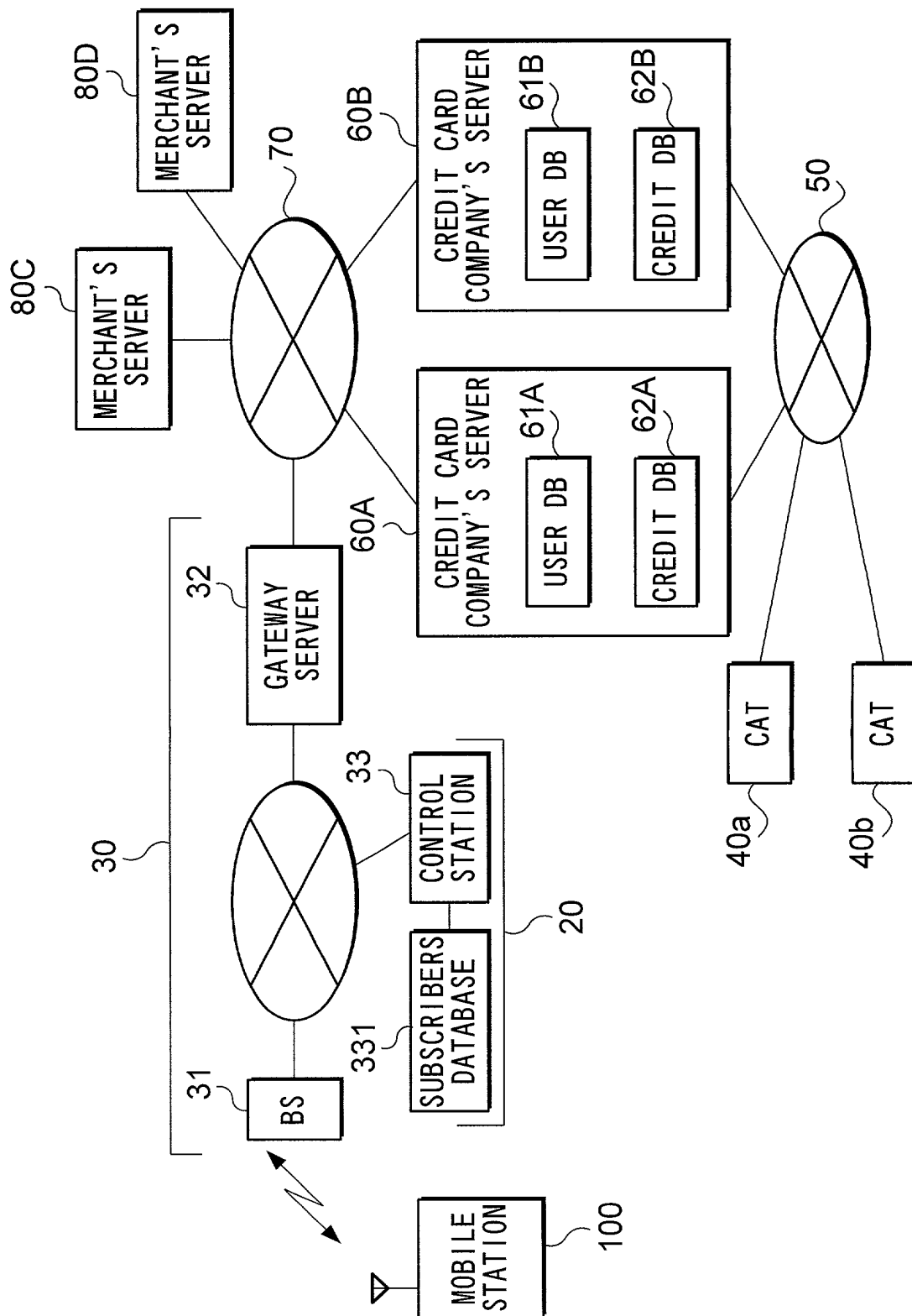


FIG. 5

[illegible]

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FIG. 7

[illegible]

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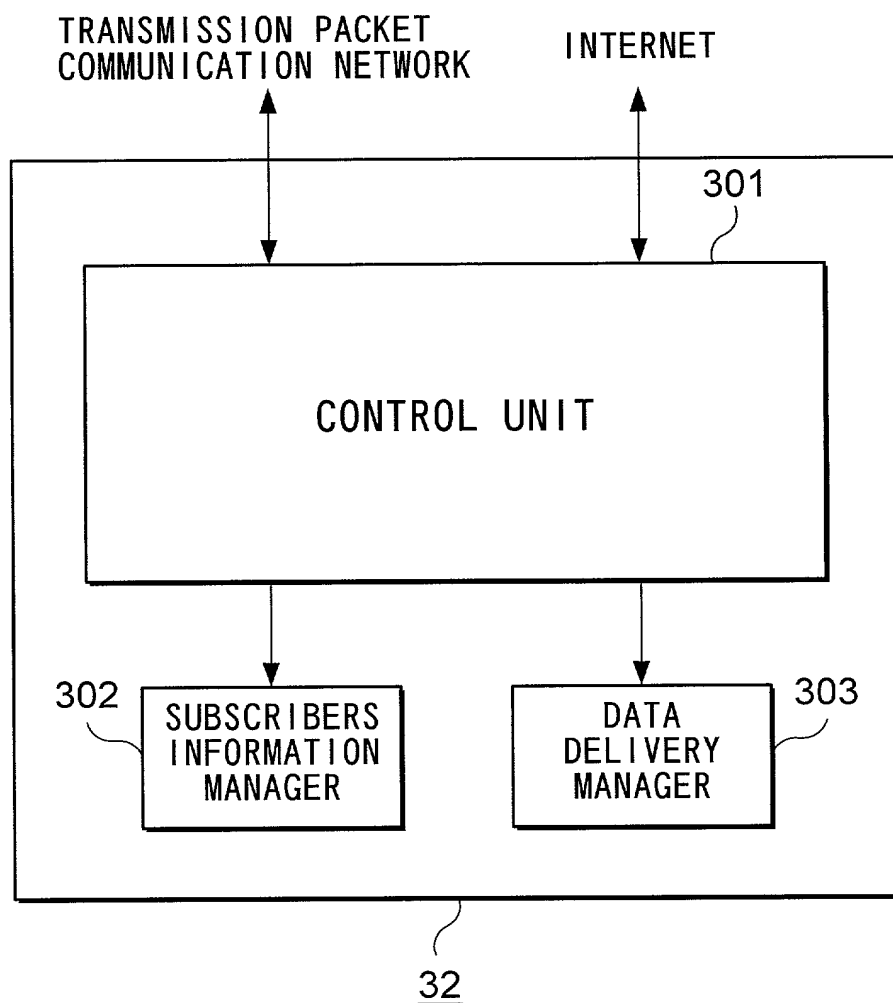
FIG. 8

USER NAME A				
DATE OF TRANSACTION	MERCHANT	AMOUNT OF TRANSACTION	MONTH SETTLED	AMOUNT SETTLED
.....
.....
.....
.....
.....
.....
.....
.....
USER NAME B				
DATE OF TRANSACTION	MERCHANT	AMOUNT OF TRANSACTION	MONTH SETTLED	AMOUNT SETTLED
.....
.....
.....
.....
.....
.....
.....
.....

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[illegible]

FIG. 10



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FIG. 11A

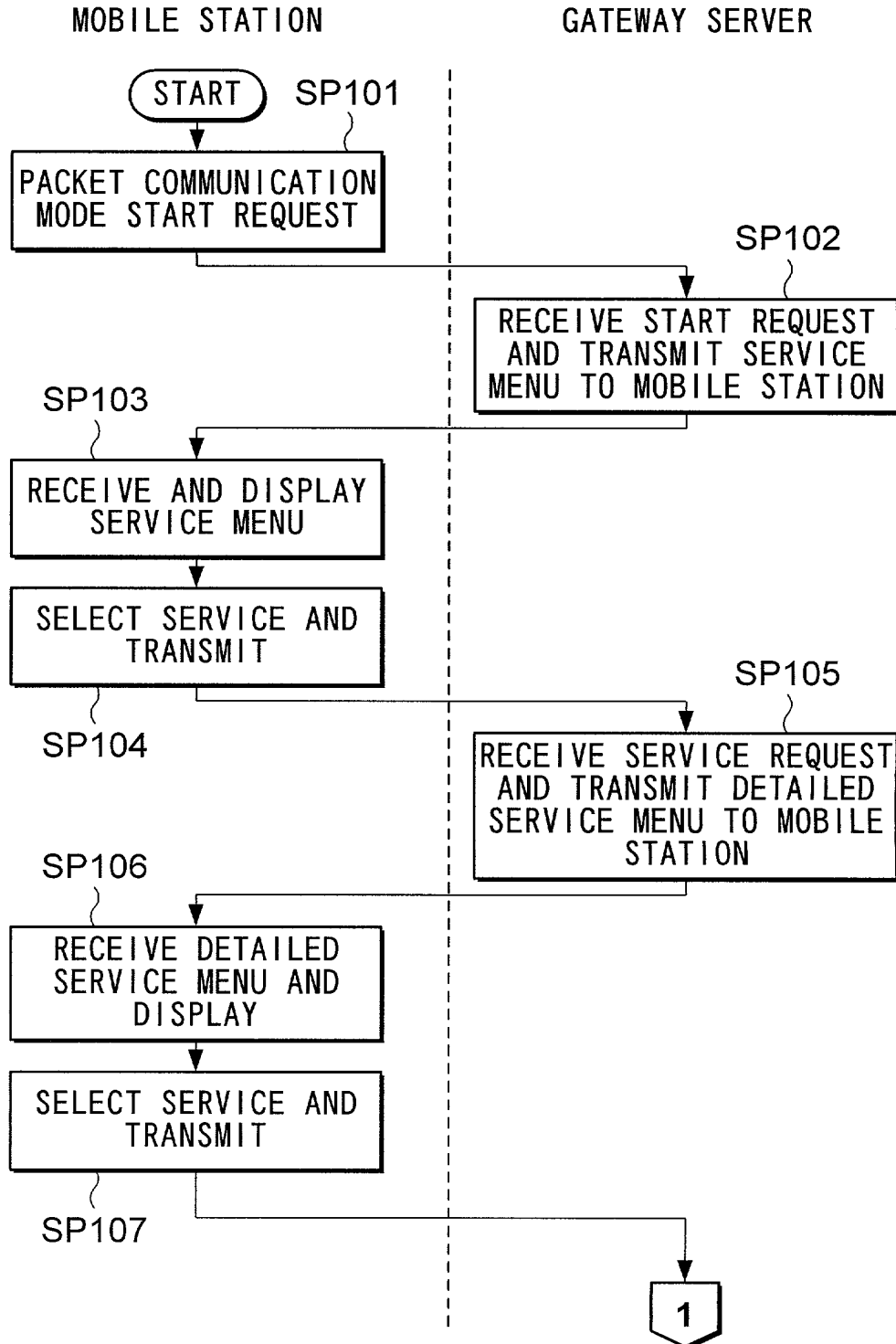
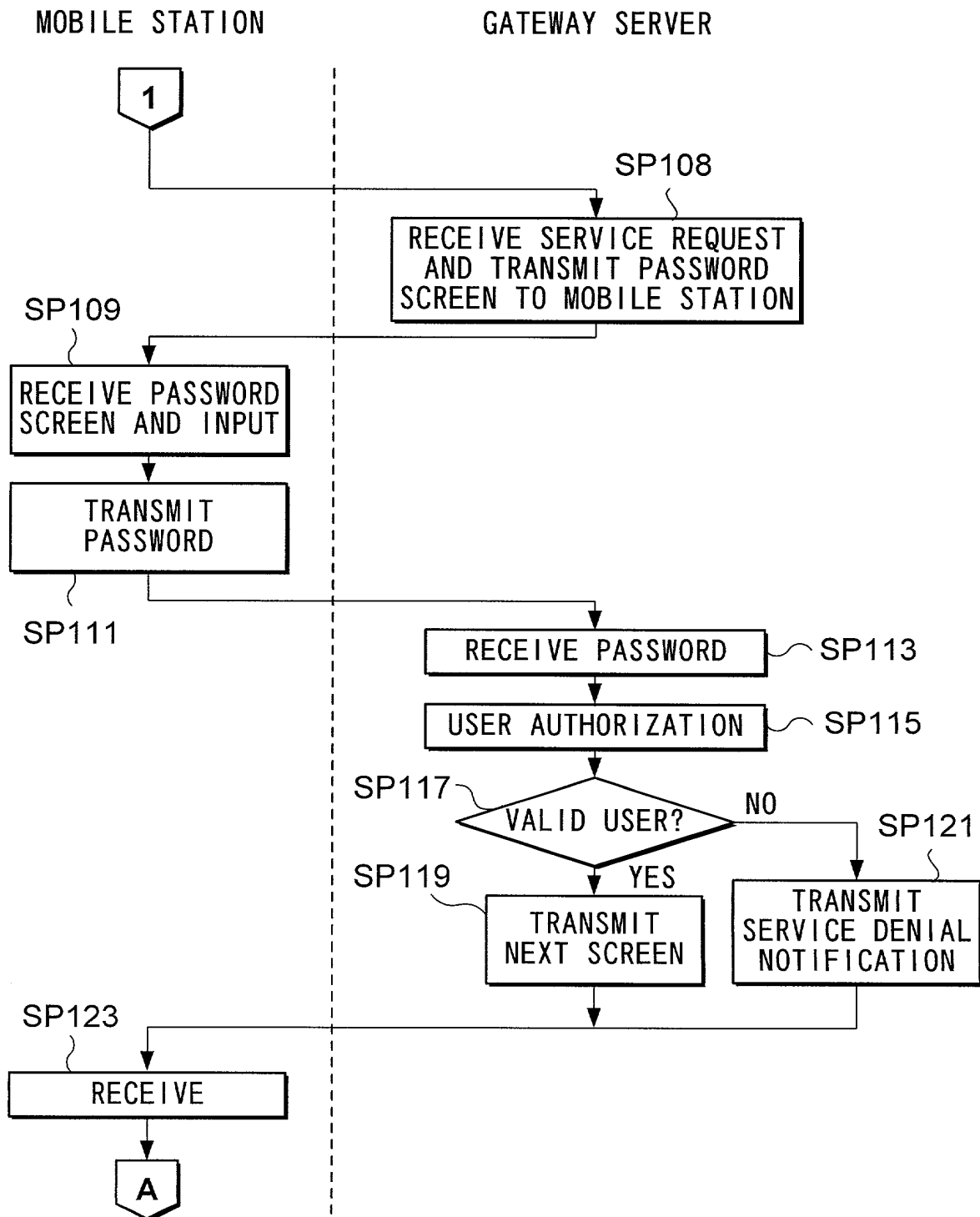
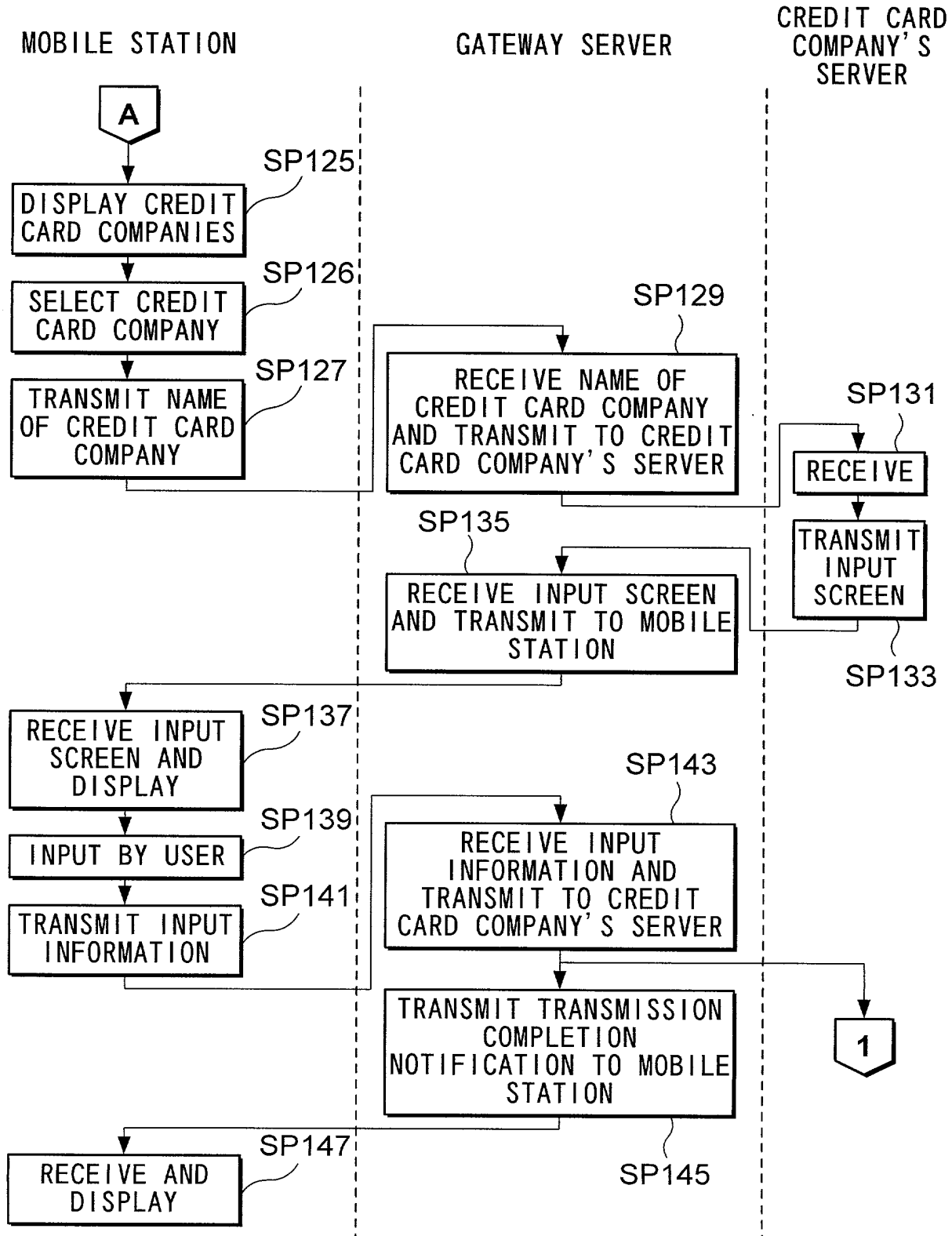


FIG. 11B



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FIG. 12A



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FIG. 12B

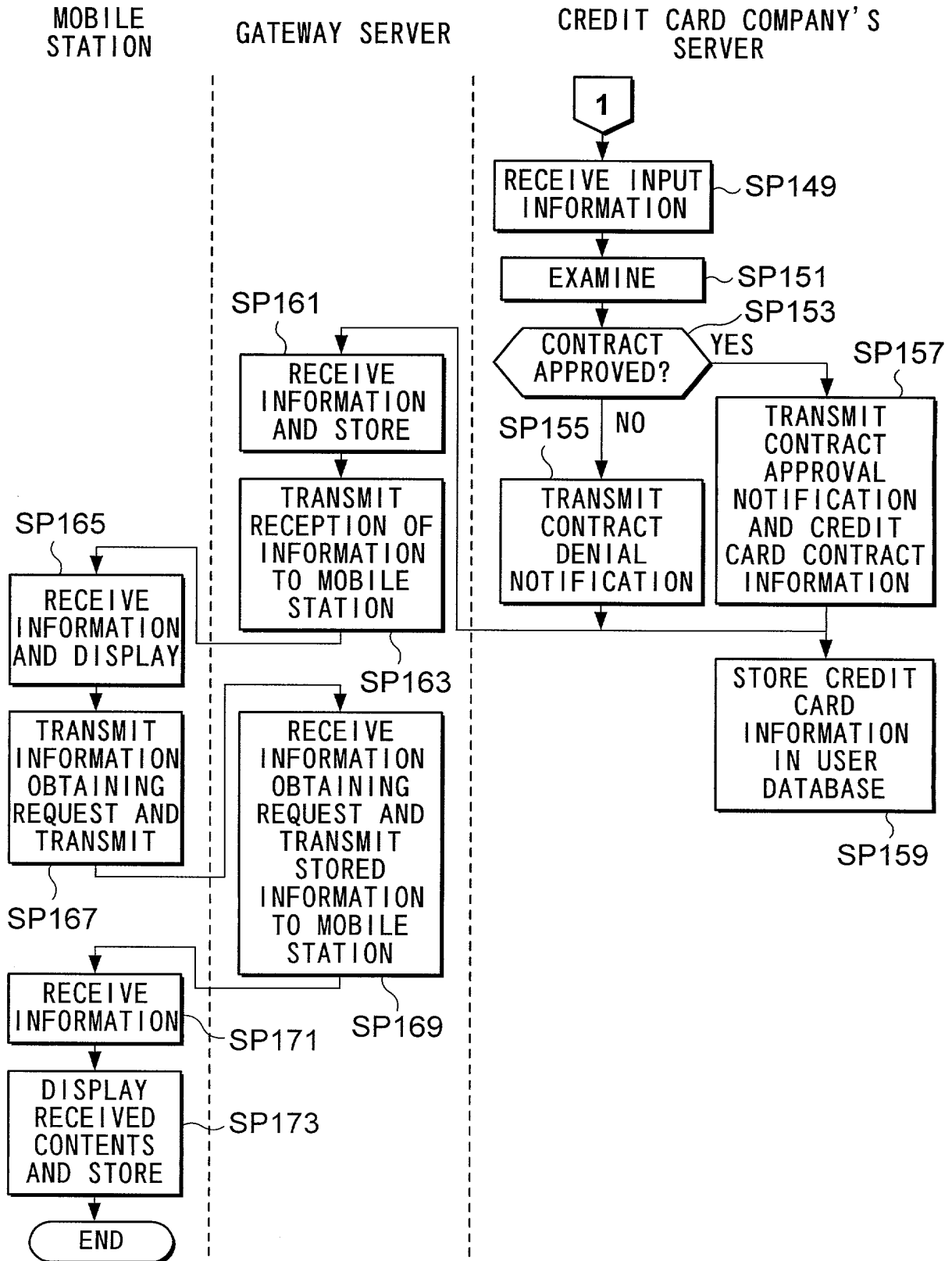


FIG. 13A

PLEASE SELECT A
SERVICE DESIRED

1. CREDIT
2. MOBILE BANKING
3. TRAVEL
RESERVATION
4. ELECTRONIC MAIL

.....

FIG. 13B

1. CREDIT CONTRACT
2. CREDIT SHOPPING
3. CREDIT HISTORY
4. CREDIT RENEWAL
5. CREDIT CHANGE
6. CREDIT
CANCELLATION

FIG. 13C

PLEASE ENTER
THE PASSWORD

PASSWORD

FIG. 13D

PLEASE SELECT
A CREDIT CARD
COMPANY

1. COMPANY A
2. COMPANY B
3. COMPANY C

FIG. 13E

PLEASE ENTER

1. NAME
2. DATE OF BIRTH
3. ADDRESS

FIG. 13F

RECEIVED THE
APPLICATION.
THE RESULT WILL
BE NOTIFIED
LATER.

FIG. 13G

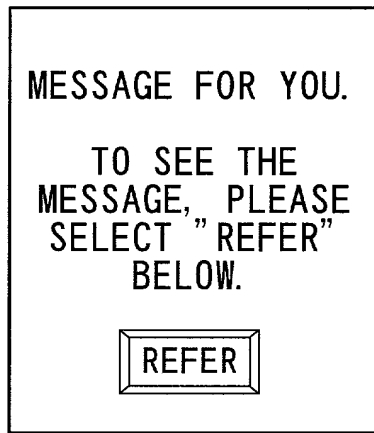


FIG. 13H

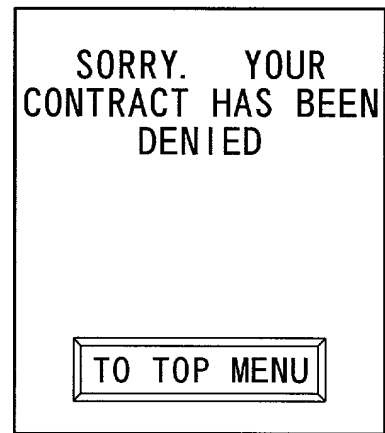


FIG. 13I

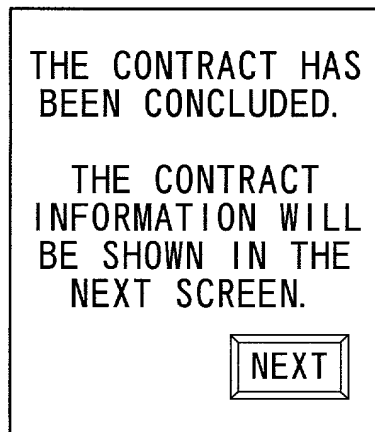
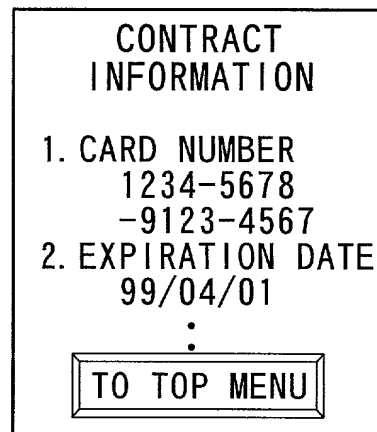


FIG. 13J



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FIG. 14A

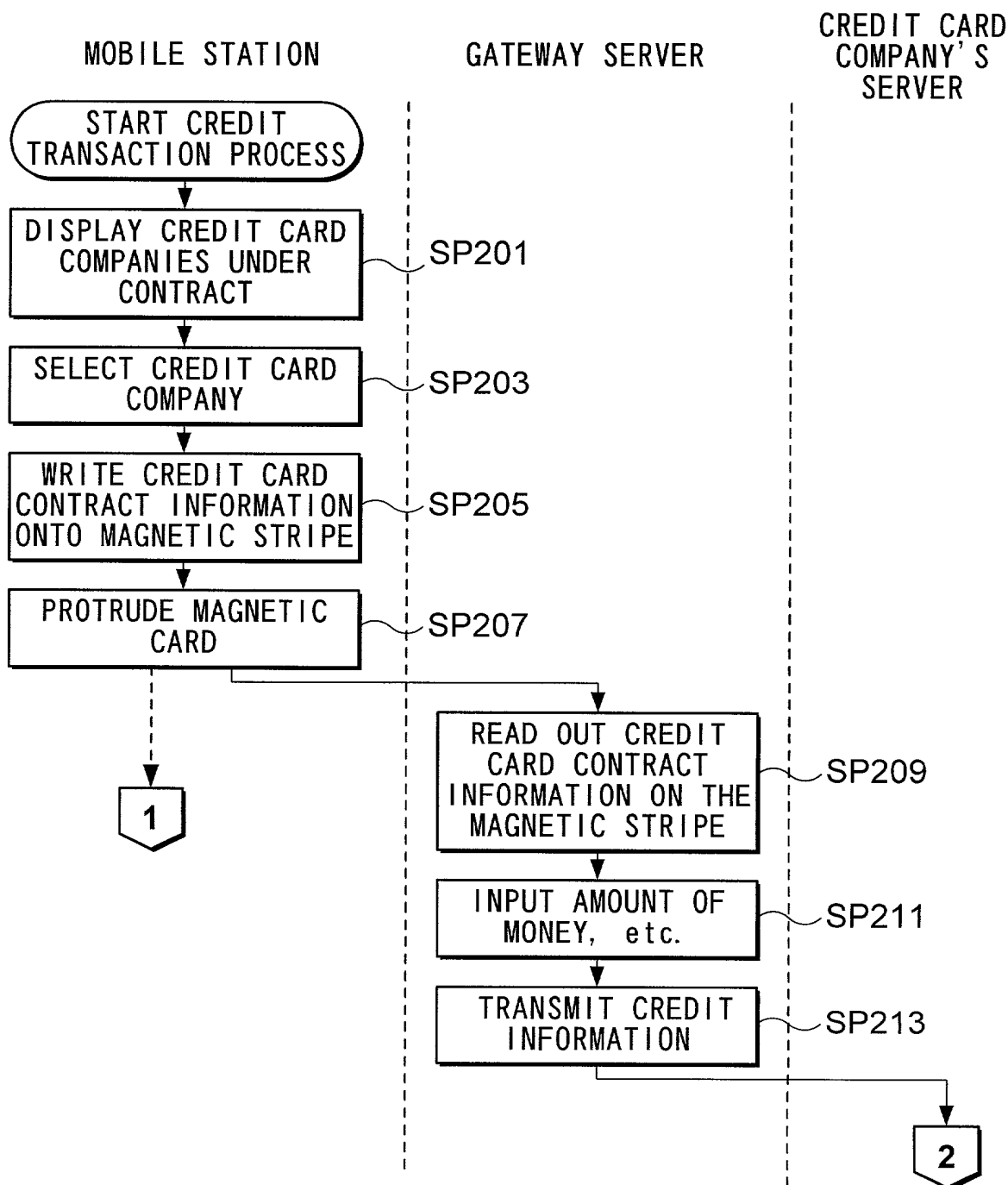


FIG. 14B

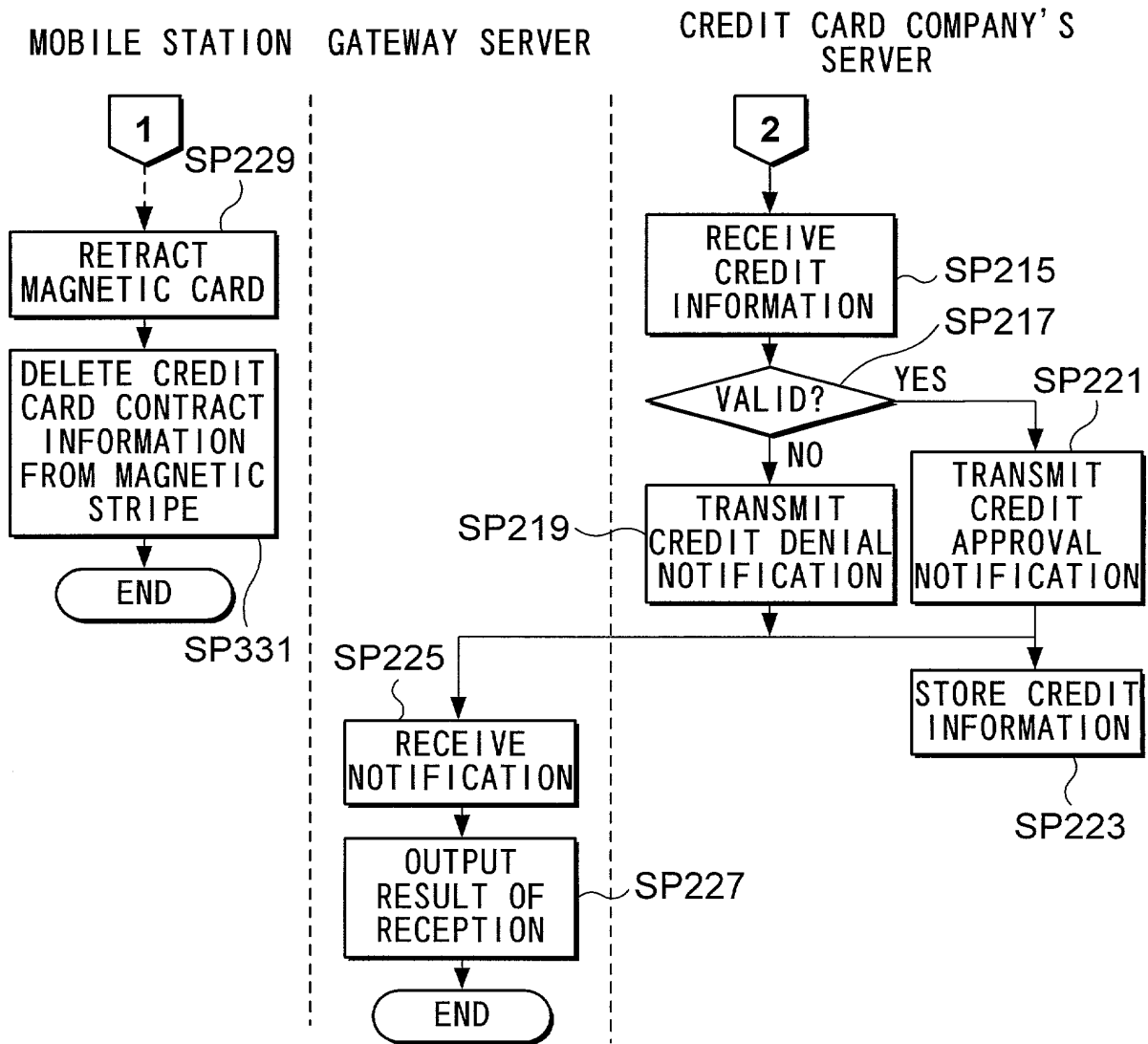


FIG. 15A

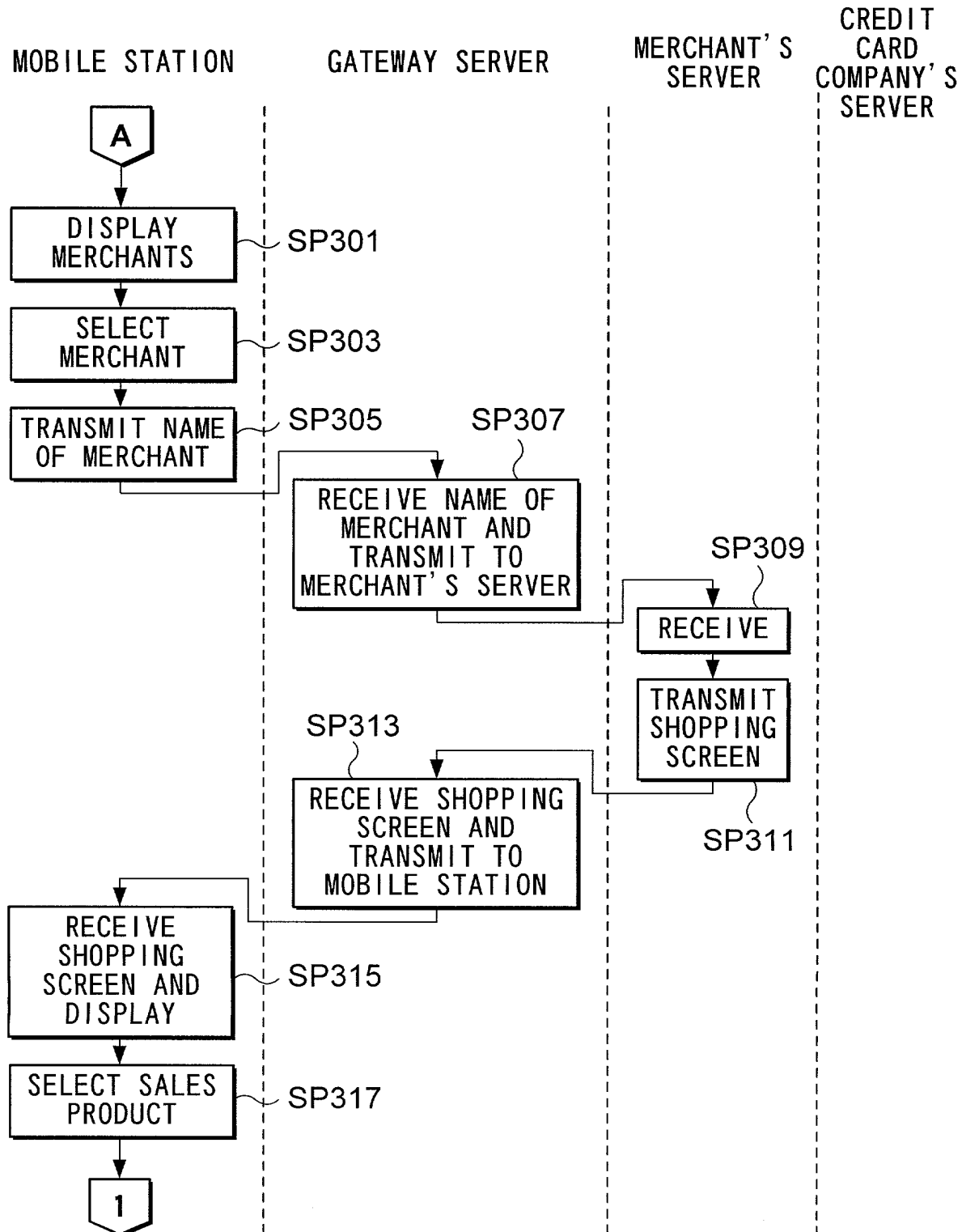
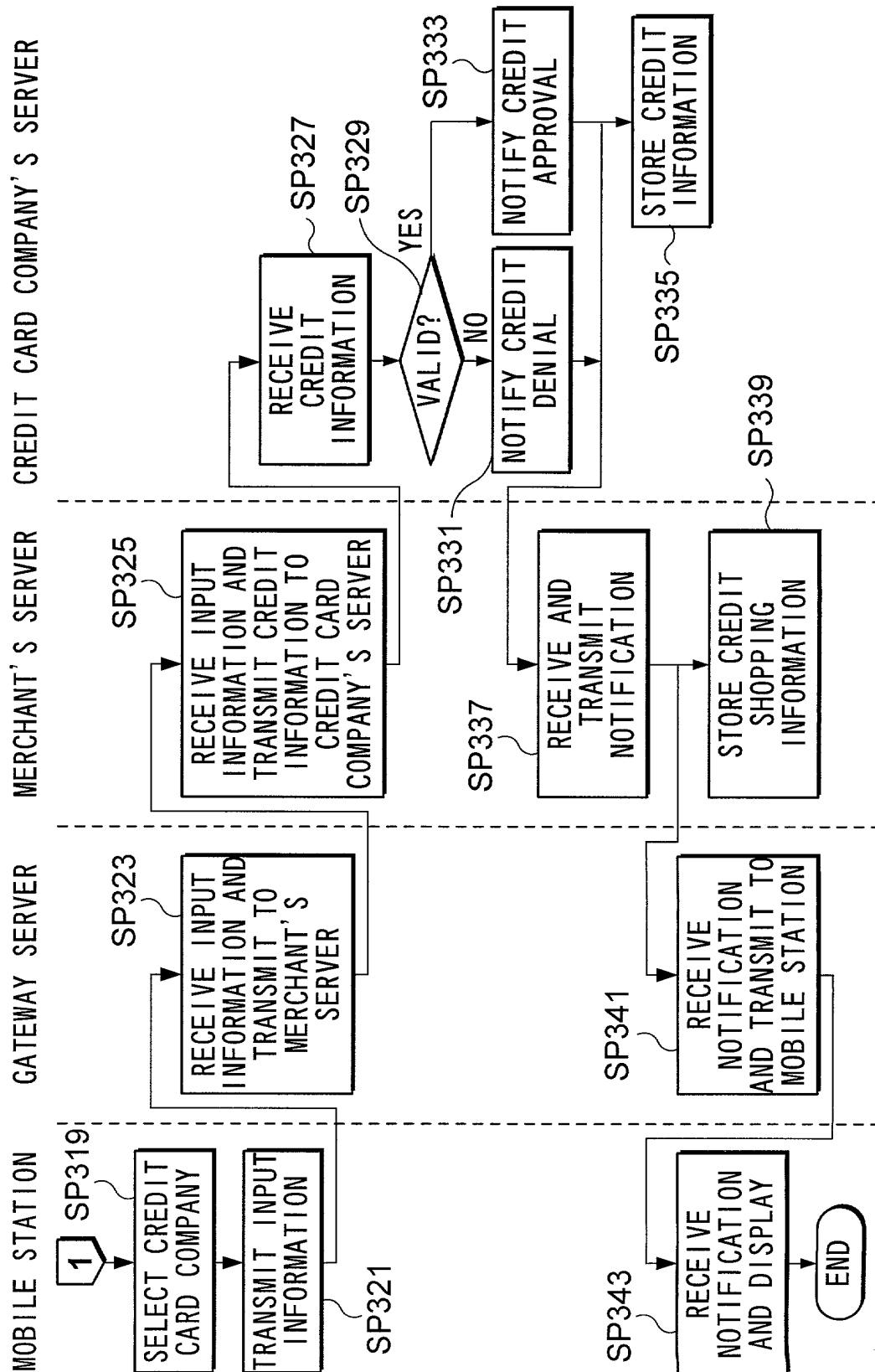


FIG. 15B



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FIG. 16A

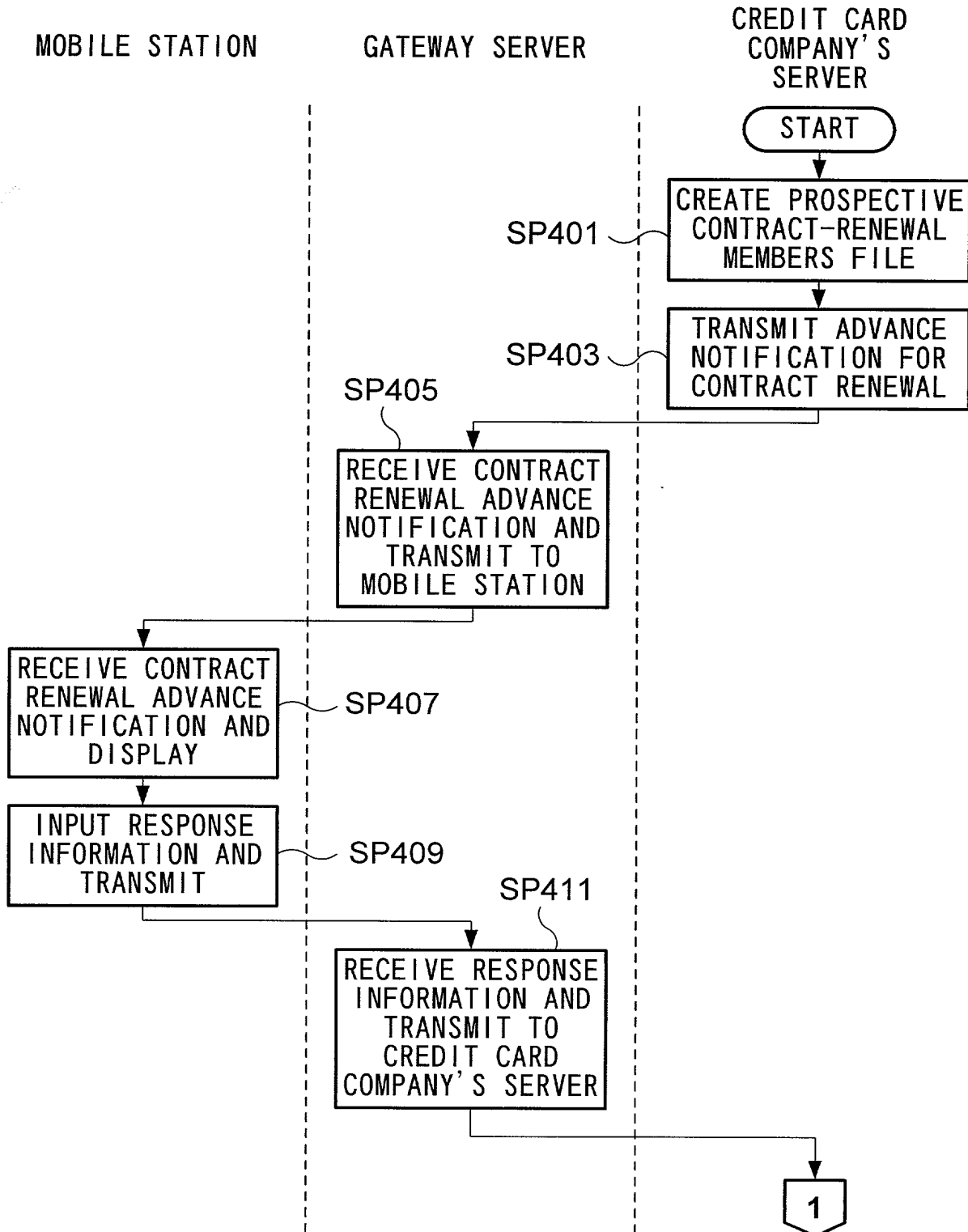
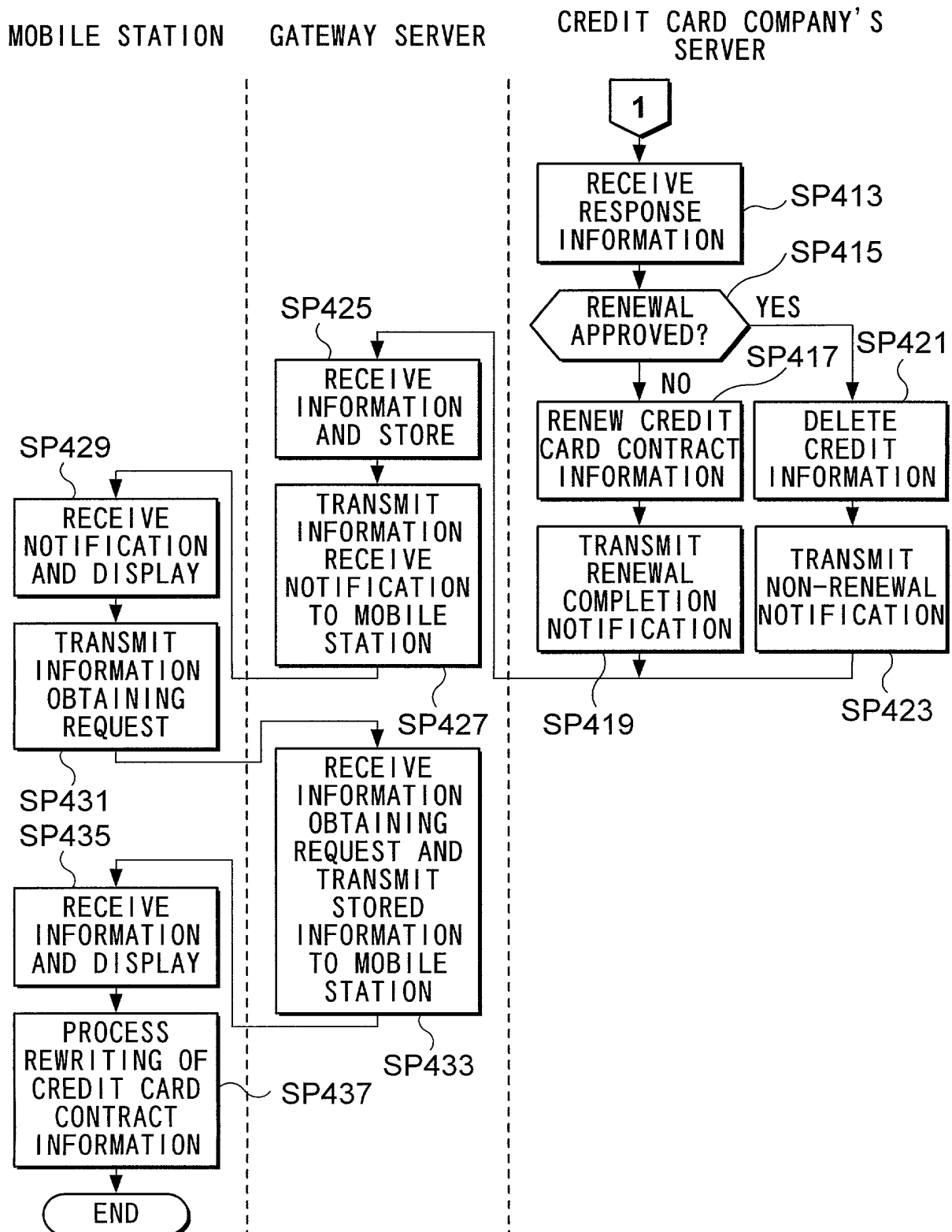


FIG. 16B

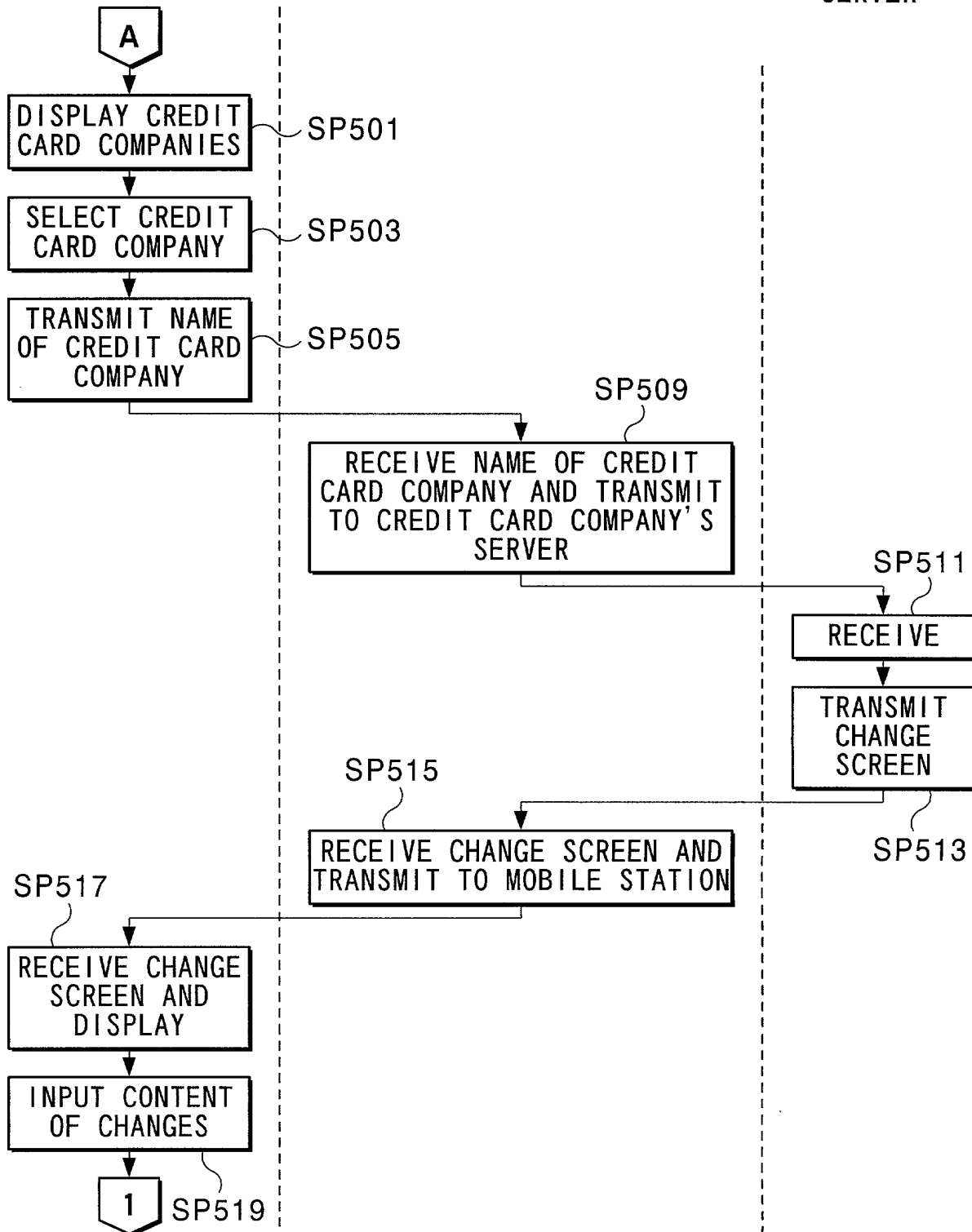


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FIG. 17A

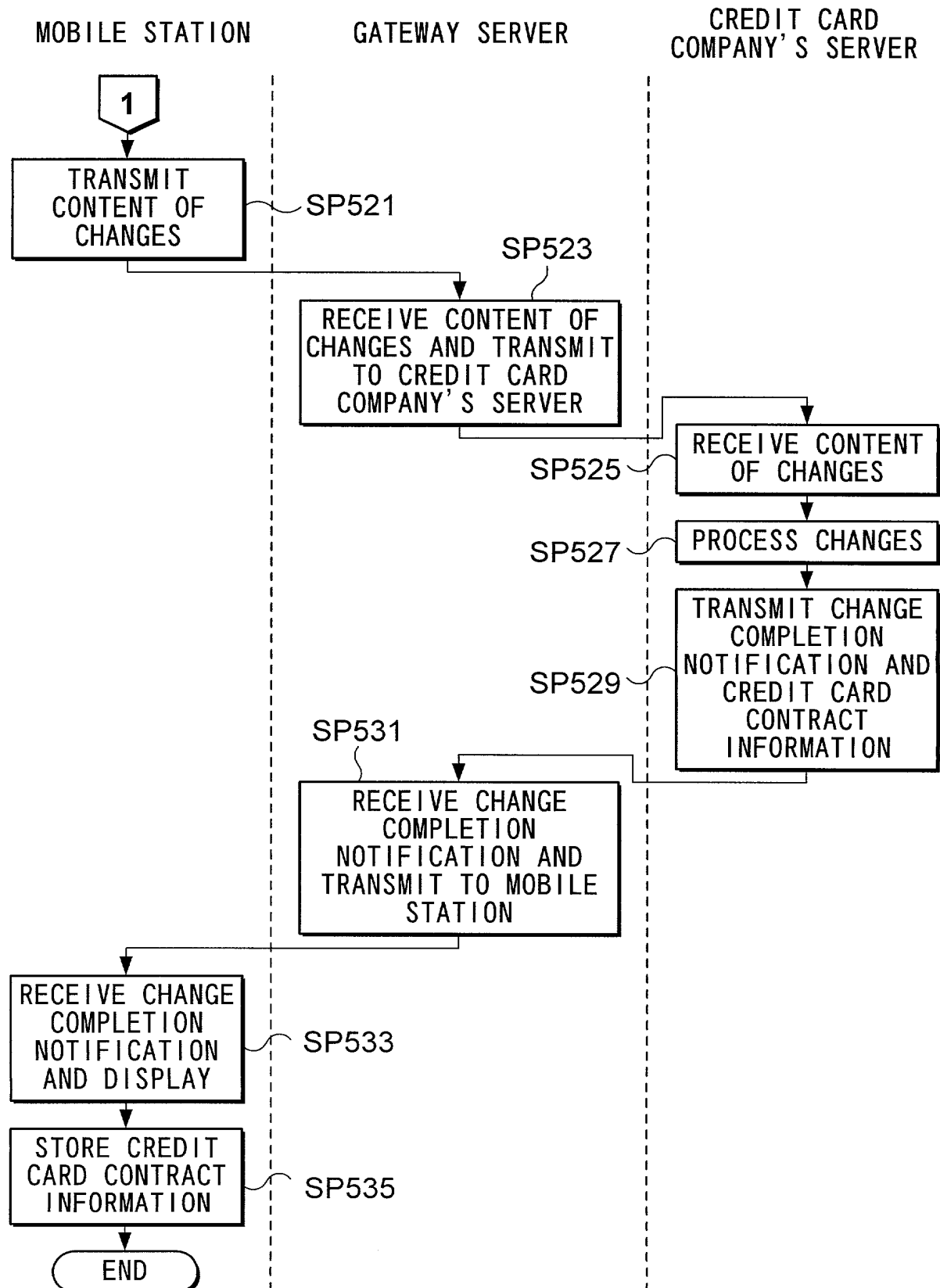
MOBILE STATION

GATEWAY SERVER

CREDIT CARD
COMPANY'S
SERVER

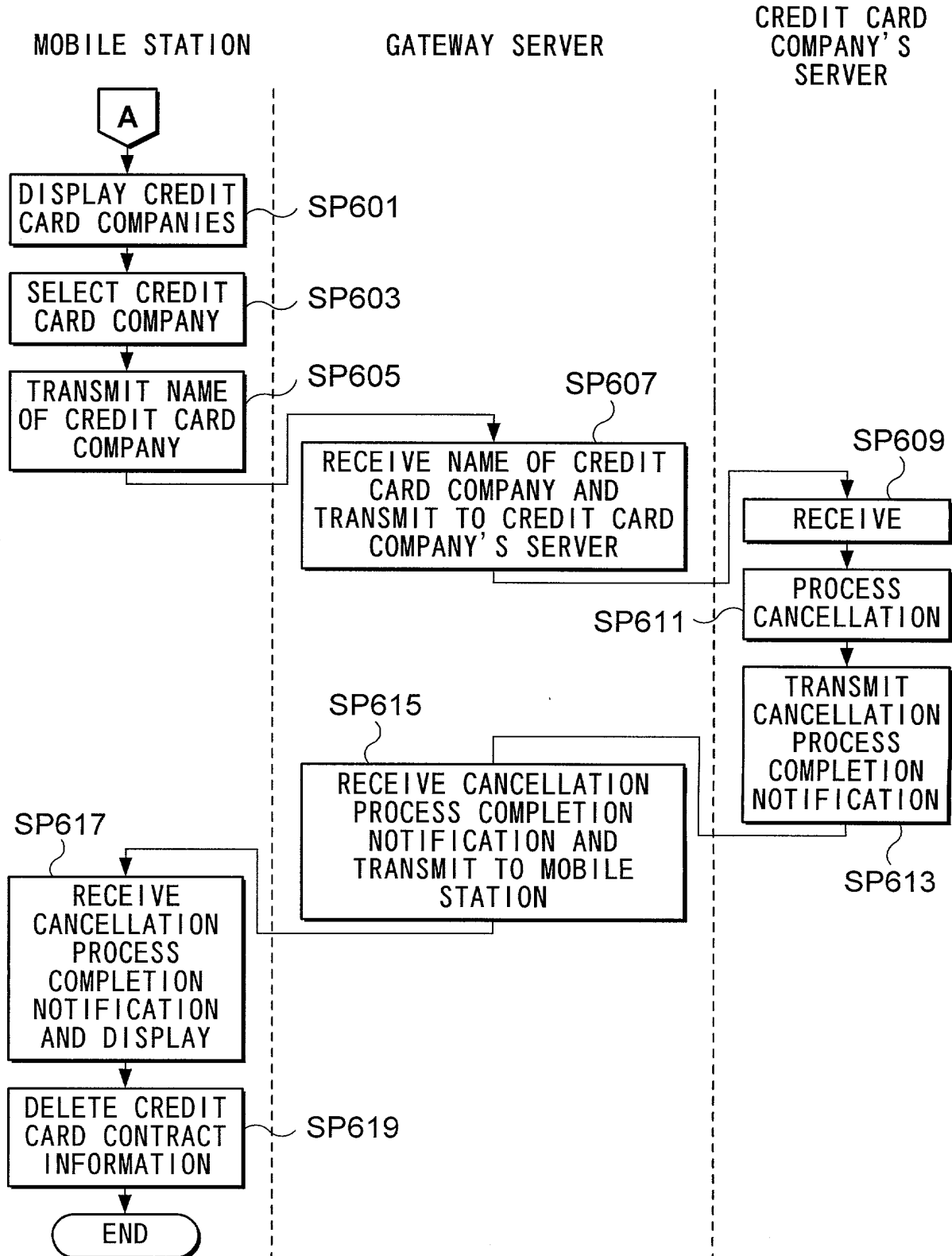
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FIG. 17B



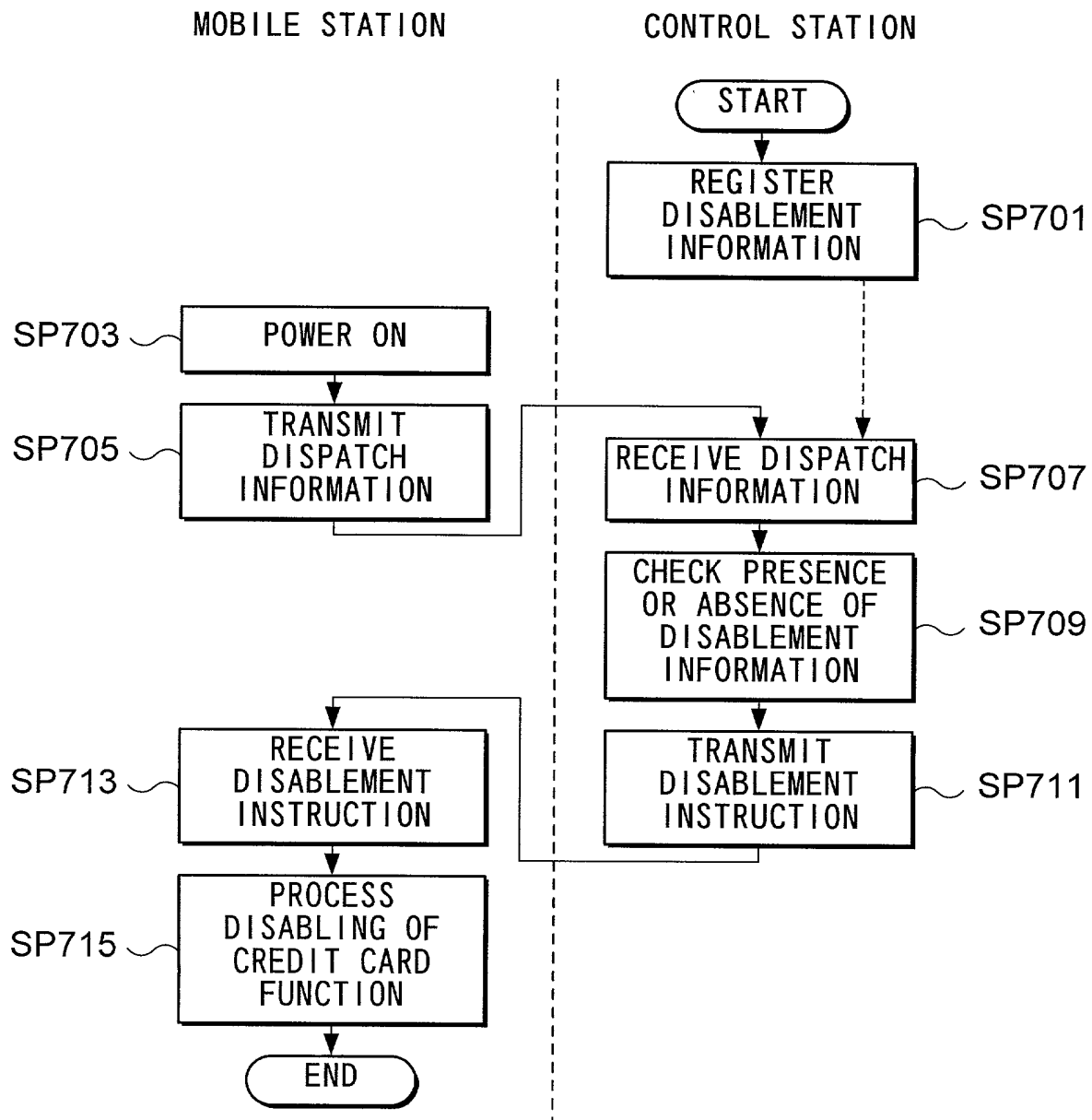
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FIG. 18



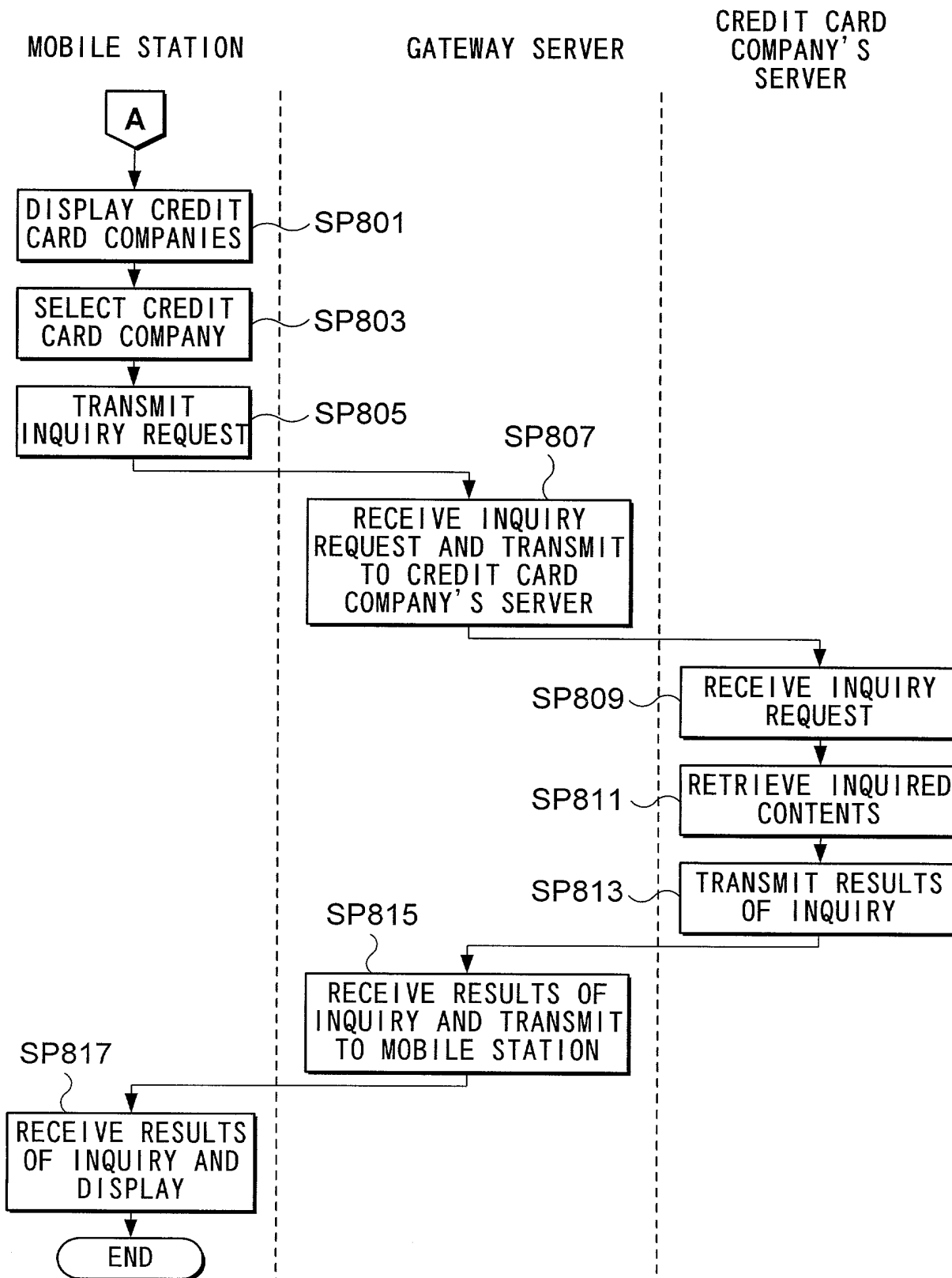
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FIG. 19



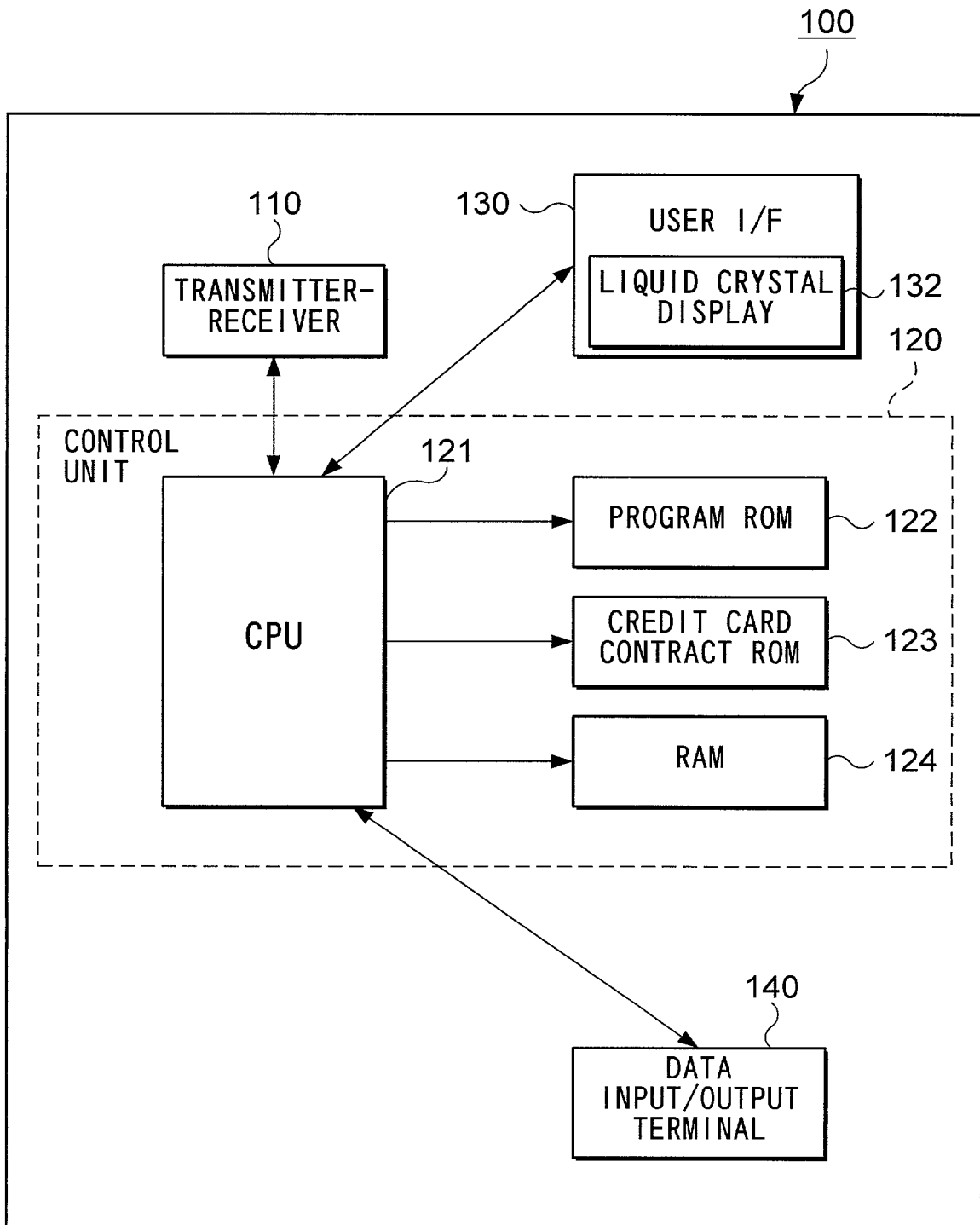
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FIG. 20



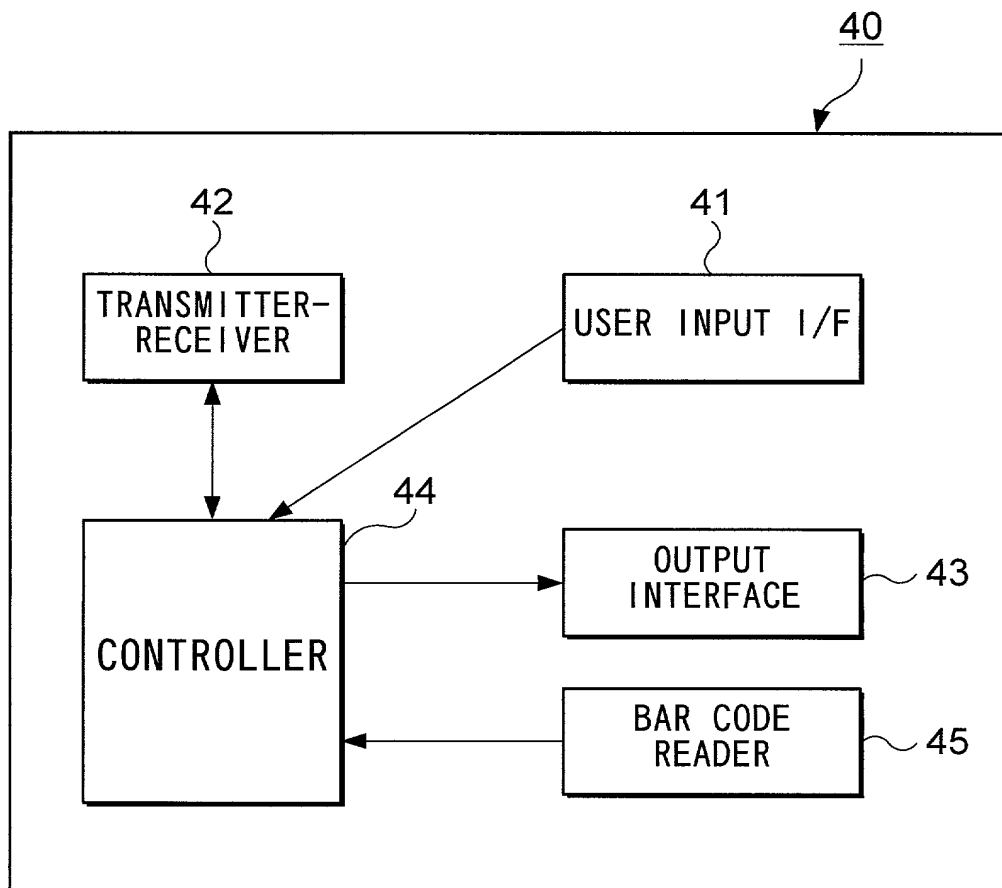
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FIG. 21



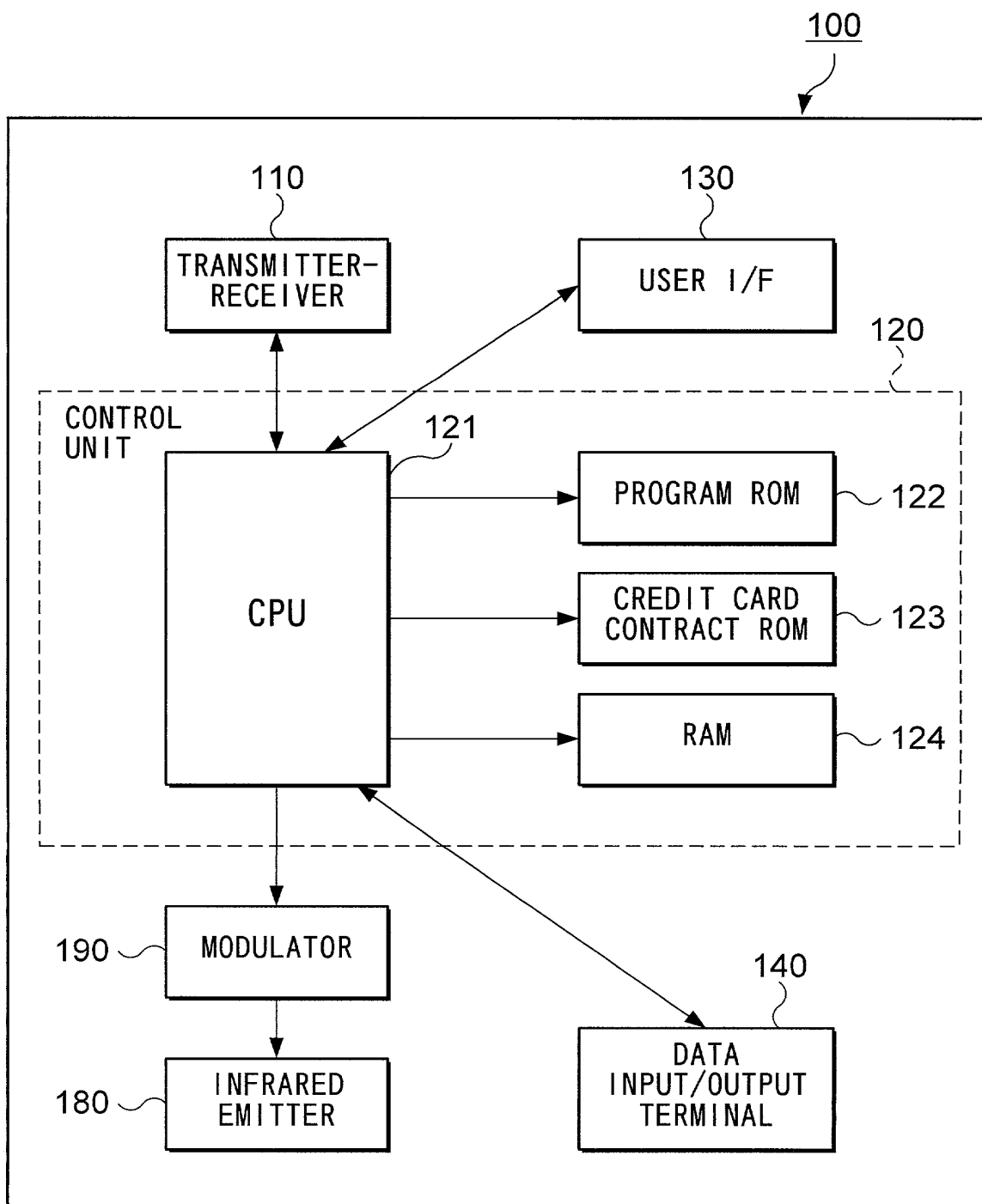
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FIG. 22



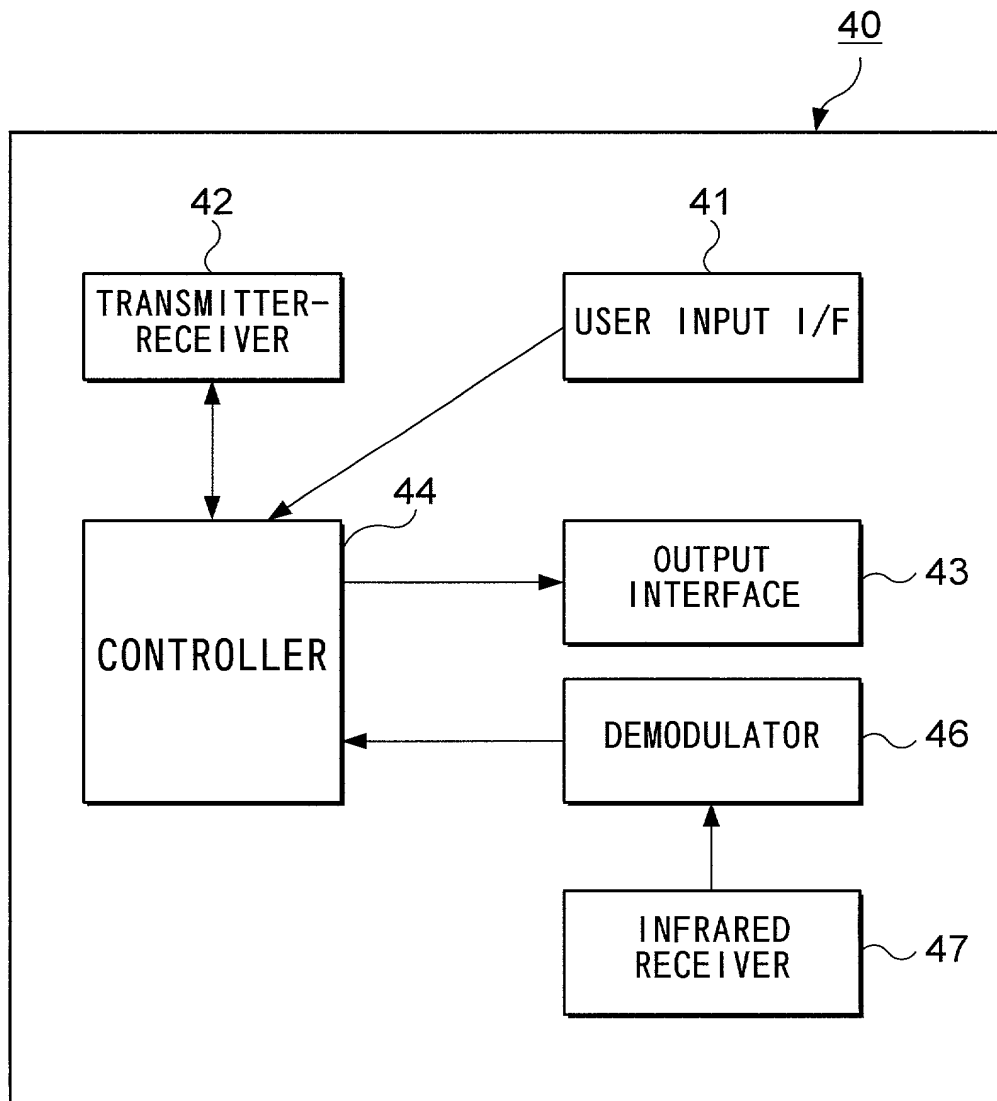
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FIG. 23



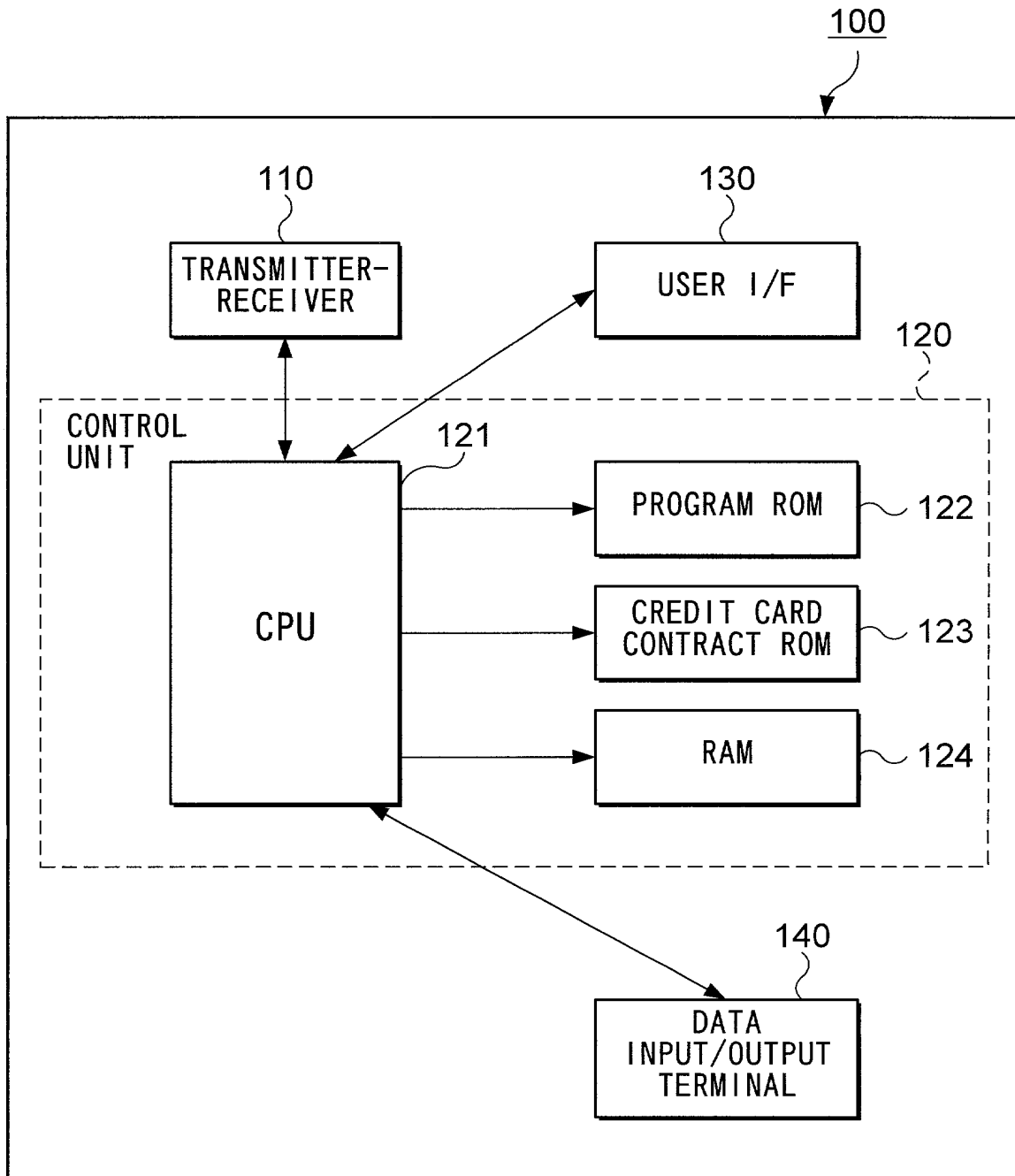
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FIG. 24



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FIG. 25



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FIG. 26

